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(54) **SYSTEM AND METHOD FOR MANAGING PAYMENT IN TRANSACTIONS WITH A PCD** (52) **U.S. Cl.**  
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 USPC ..... **705/41; 705/16**

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**Related U.S. Application Data**

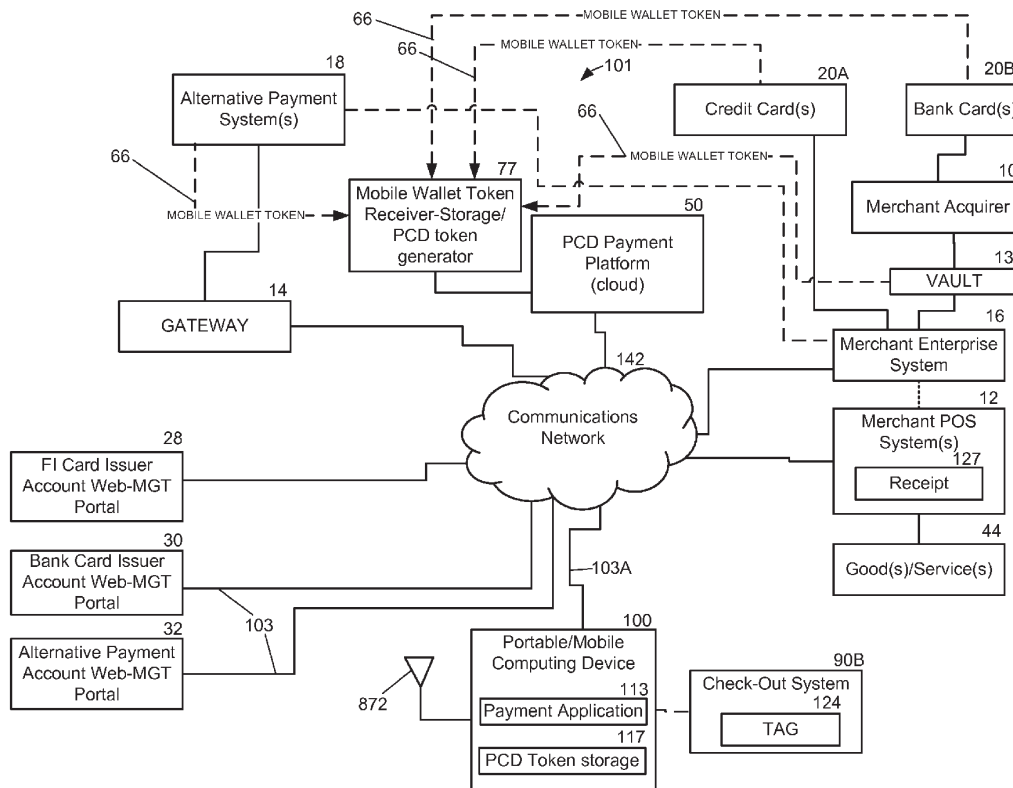
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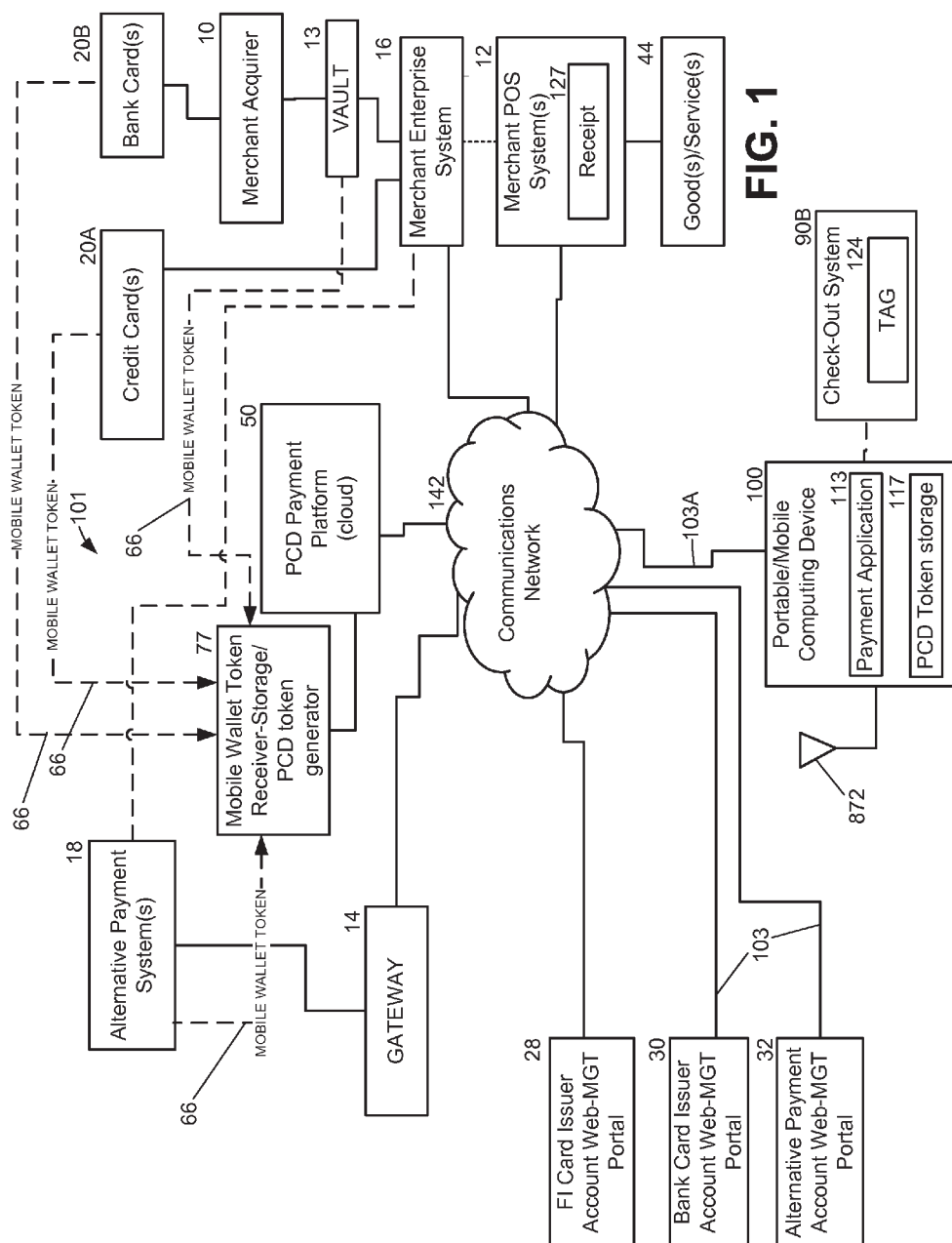
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(57) **ABSTRACT**

A system and method for managing payment in a transaction using a portable computing device ("PCD") includes a mobile wallet token being received from an account issuing entity. Next, the mobile wallet token is stored in memory within a PCD payment platform (i.e., a cloud payment solution). A PCD token that corresponds with the mobile wallet token is generated by the PCD payment platform. The PCD token is transmitted over a communications network to a PCD. The mobile wallet token corresponds to at least one of: a credit card account, an alternative or non-traditional payment account, a stored value account, an account from a financial institution, and a merchant based card account. A mobile wallet token may be generated in response to receiving input from an on-line portal that future use of a payment account with a PCD is desired or in response to input received from a point-of-sale terminal.





**FIG. 1**

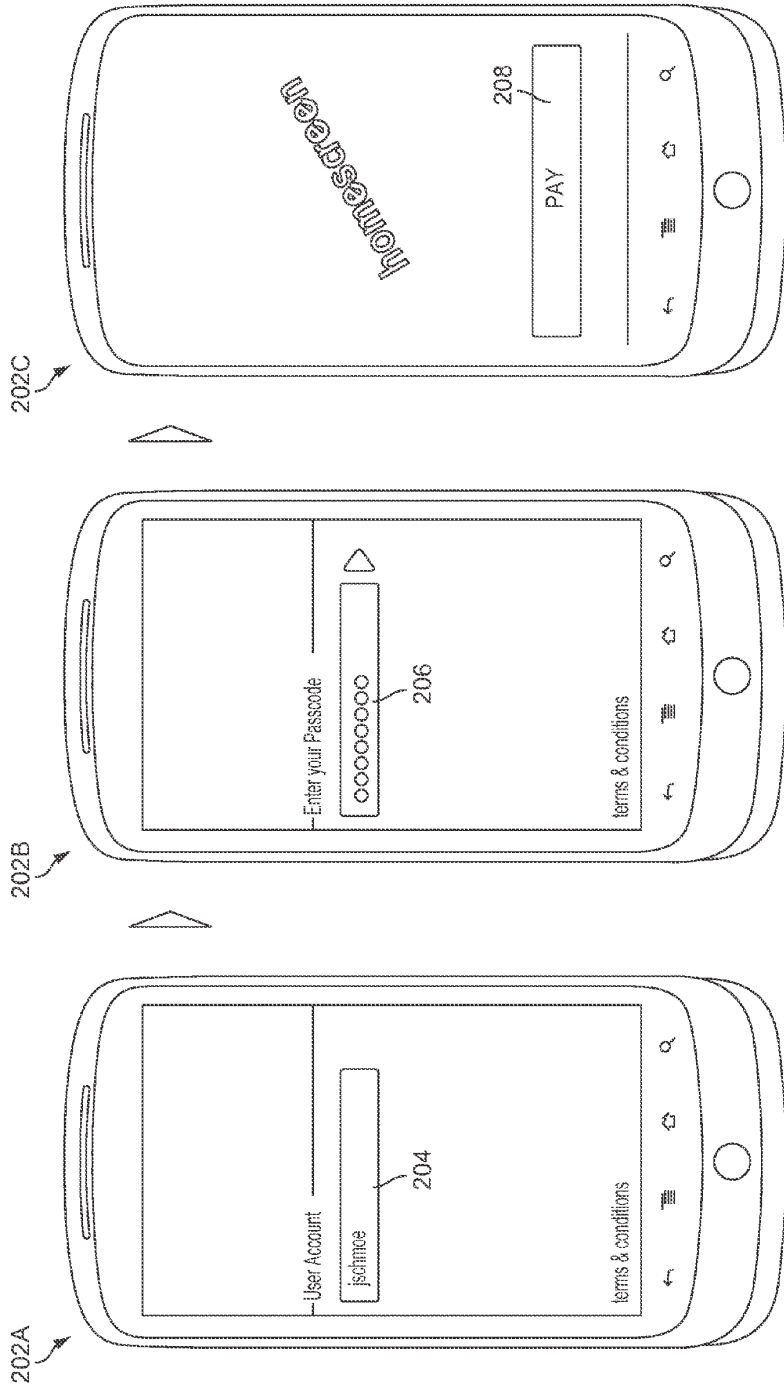


FIG. 2C

FIG. 2B

FIG. 2A

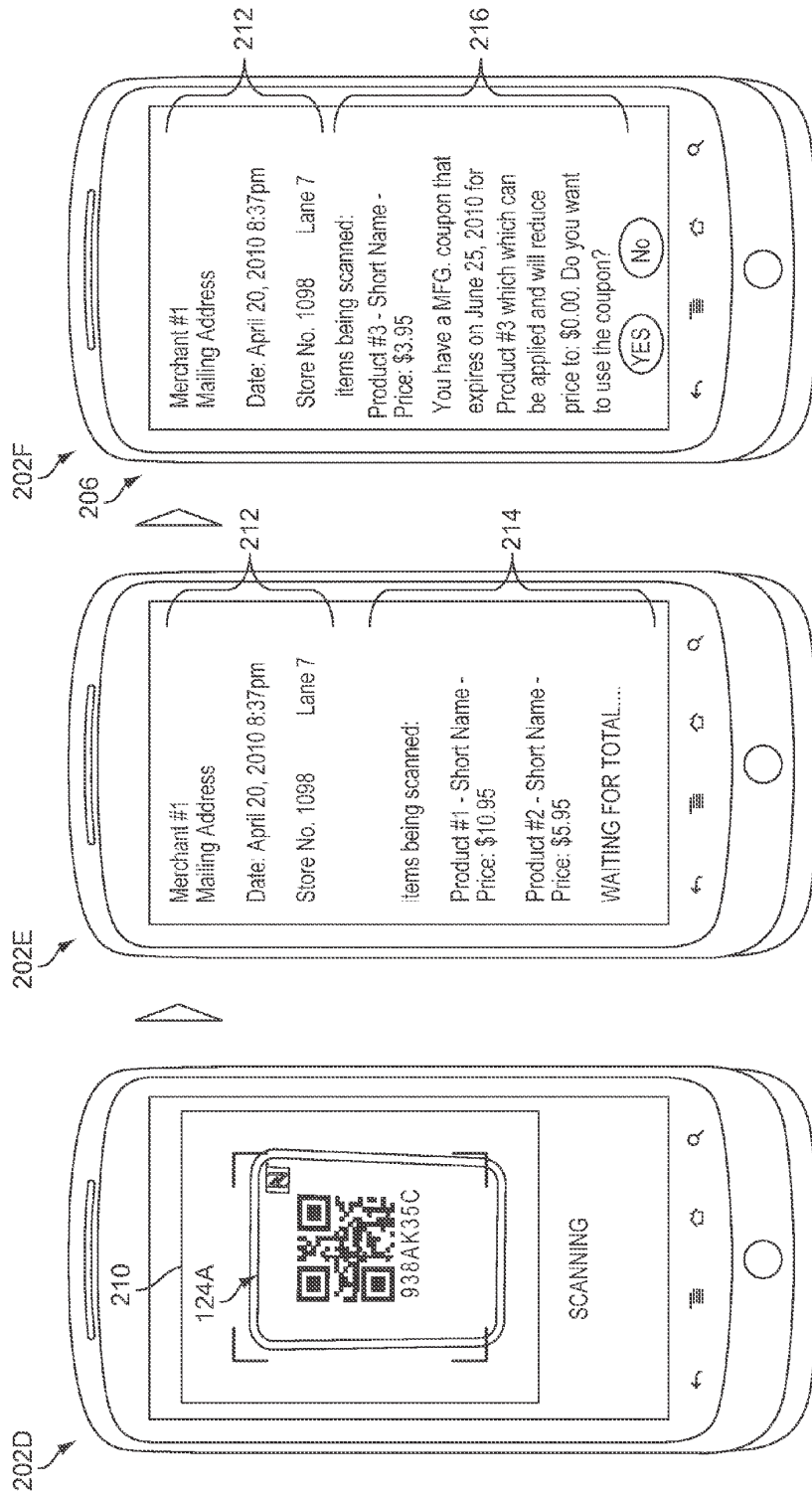


FIG. 2F

FIG. 2E

FIG. 2D

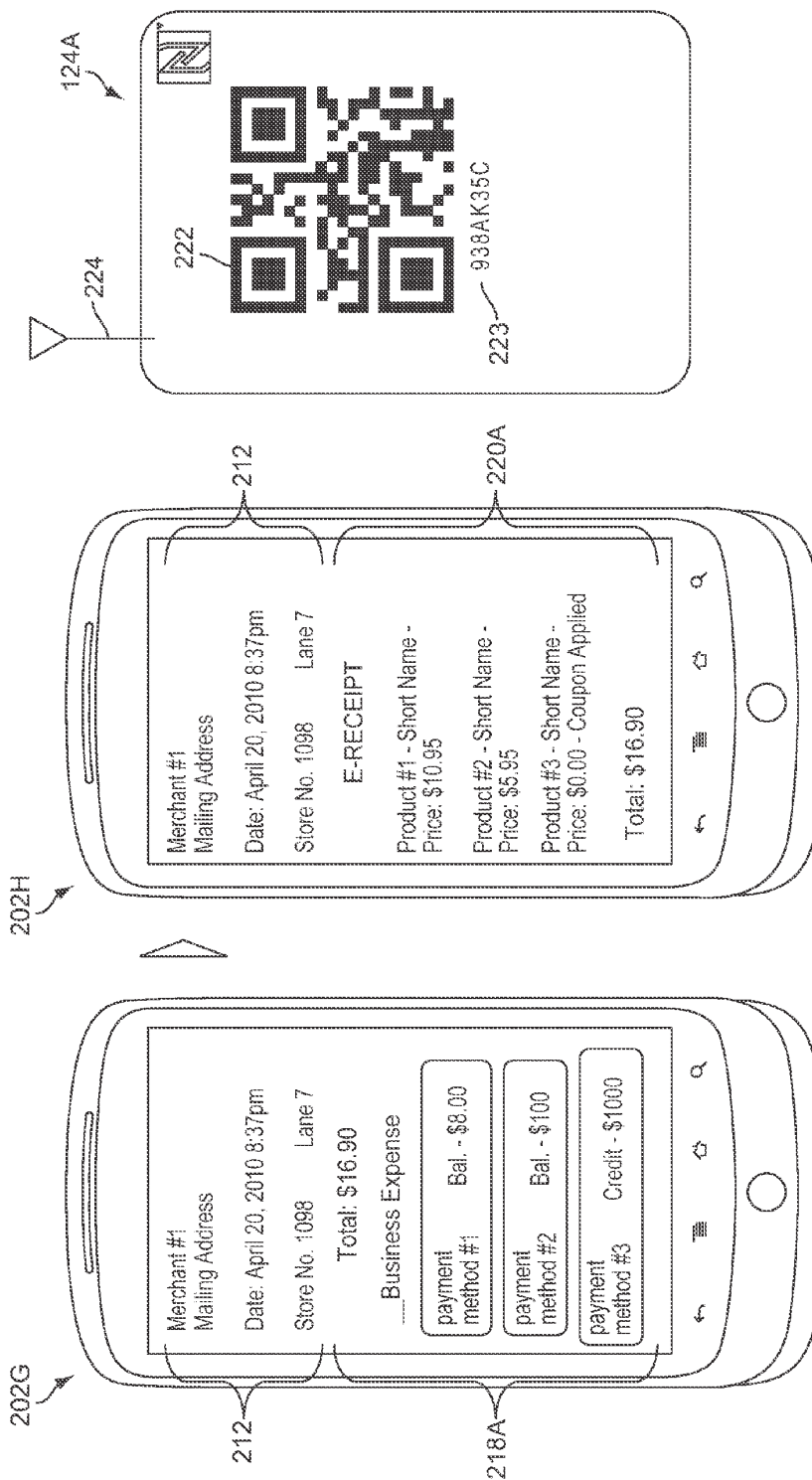


FIG. 26I

FIG. 26H

FIG. 26G

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